

Section E - Subrogation**Article 1 - Applicability**

Where allowed by law, this section will apply to Members and Dependents who:

- a. receive benefit payment under this policy as the result of a sickness or injury; and
- b. have a lawful claim against another party or parties for compensation, damages or other payment because of that same sickness or injury.

Article 2 - Transfer of Rights

In those instances where this section applies, the rights of the Member or Dependent to claim or receive compensation, damages or other payment from the other party or parties will be transferred to the Company, but only to the extent of benefit payments made under this policy.

Article 3 - Member and Dependent Obligations

To secure the rights of the Company under this section, a Member or Dependent must:

- a. complete any claim applications or other instruments the Company might reasonably require; and
- b. if payment from the other party or parties has been received, reimburse the Company for benefit payment made under this policy (but not more than the amount paid by the other party or parties).

NOTE: SEE THE "SMALL EMPLOYER SUPPLEMENT" FOR ANY SPECIFIC PROVISIONS APPLICABLE TO ELIGIBLE SMALL EMPLOYERS SUBJECT TO SMALL EMPLOYER GROUP HEALTH REFORM.

PART IV - BENEFITS

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